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Comments:

Public Comments on Credit Risk Retention:=====

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This proposal will limit many Hoosiers from attaining the dream of home ownership. This will put additional pressure on many smaller lenders serving Indiana communities. Available lending capital will begin to erode with these set asides.

Enforcement of current laws will improve the creditability of home loan securitisations. The recent elimination of more risky mortgage loans and return to more conservative underwriting will also improve the credit quality. Let's not allow another impediment to the recovery of the real estate industry and in turn recovery of the broader economy.